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EMERGENCY!! YOU'RE IN CHARGE – WHAT DO YOU DO?

By SeaBright Insurance Loss Control



It happens all too often. The crane fails, the structure collapses, the vessel sinks, firetraps people in a building. In today's politically troubled world, there is also the threat of violence or terrorism. Whatever the emergency, if anyone has been hurt, it is imperative to prevent further injuries. If lives have been lost, you must save the lives of others. What if you are in charge of the crew, the operation, or the building when a catastrophe strikes? Are you prepared to think critically, act quickly and make all the right decisions in an emergency?

Preserving life is the first consideration, but protecting property is also important. And although it may not be at the top of your list during an emergency, avoiding potential lawsuits also require careful action. You were promoted to supervisor because you have leadership qualities. During a disaster, your leadership will be put to the test.

Even if you're not first in command when an emergency strikes, as part of the management team you have important responsibilities. You'll need to direct your subordinates and perhaps calm their concerns. You may have the delicate duty of communicating with an injured worker's family. Someone from the media may contact you to find out what happened. Someone from the insurance company may

contact you to get all the facts. You may find yourself being questioned by people from Federal, State or local government – or you may experience *all* of the above!

Do you feel prepared and ready to deal with these possibilities? If not, you may want to encourage your company to develop a written crisis management plan along with training to support it. At the very least, anticipate how you will personally respond to emergencies that threaten the workers you supervise or the operations you manage.

THE EMERGENCY PLANNING PROCESS

Between the time an emergency takes place and everything gets back to normal, dozens of critical decisions must be made. The odds of making them all correctly are not very good – unless a lot of advance planning has been done. Whatever the crisis, the planning process tends to follow similar steps:

1. Convene a Meeting of Key Personnel for Initial Planning:

Planning must begin with top management. If your operations are geographically dispersed, key representatives from each division or location should be included, along with home office management and staff. This group of personnel will provide the broad experience and insight that's needed for developing a good plan. They will be better able to anticipate all the contingencies than a single individual or small group.

Basic purposes of the initial meeting are to identify all the risks your company faces, select priorities, determine responsibilities, draft written procedures and schedule company-wide training.

This initial meeting can take hours or days, depending on your company's size and operations. If your operations are wide and complex, an outside consultant with expertise in crisis management can be of great help.

2. Brainstorm Situations That Need Emergency Planning:

It would be impractical to develop a written plan for every possible emergency the company might face, but listing them is a great way to raise awareness. By playing the game of "what if ..." you may find that you are well prepared to handle some issues, but ill-prepared to handle others.

Evaluate the Risks - First take a look at what the company *could* suffer if a particular crisis occurred. Would losses involve employee lives and health, the public welfare, property or equipment damage, bad publicity or costly litigation? Secondly, what are the *probabilities* of such an occurrence? The answer to these questions will greatly depend upon your industry and your operations. Which of the following are most likely to occur?

- Fire
- Explosion
- Serious Injury Incident. Multiple Employee Injuries or Fatalities
- Natural Disasters – Earthquake, Flood, Tsunami, etc.
- Labor Strike or Work Stoppage
- Discrimination Lawsuits
- Equipment Collapse
- Bomb Threat
- Power Failure
- Hazardous Material Spill
- Environmental Violations
- Transportation-Related Disaster
- Assaults or Threats of Violence

Set Priorities - Start working on the issues that are most probable and most critical to life. A solid response plan for any one of these will help with your response to the others.

3. Assign Key Roles to be Taken During a Crisis:

The true test of effective crisis management is not in the emergency planning but in the emergency *response*—during the minutes, hours, days or weeks following a crisis. This is when critical leadership and coordination must take place. As in wartime, roles and responsibilities must be clearly defined beforehand—and there must be no question as to authority during the time for action. There are many ways to organize and delegate tasks, but the following categories are most common.

Crisis Management Roles

a. The Crisis Management Team - This team is usually small, and composed of top management personnel who are readily available, if not on the premises, when a specific crisis occurs. They have usually played a key role in developing the written emergency plan. They hold leadership roles and are cross-trained in the duties of other team members in the event they must serve as backup. These individuals should be respected by fellow employees and, for obvious reasons, should be able to function well under stress.

b. The Emergency Coordinator - Perhaps the most important role in crisis management is that of the Emergency Coordinator, who serves as chairman of the Crisis Management Team. This person must be a cool, quick-thinking person, with an Alternate who is equally capable. The Coordinator reports directly to the firm's senior officer, initiates all action and delegates critical tasks. A clear description of the Coordinator's responsibilities should be included in the written crisis management plan.

c. The Crisis Command Post - In a disastrous situation, when customary communication systems have been disrupted, a Crisis Command Post will be critical. A backup post should also be established in the event the original site is damaged or inaccessible for any reason. At this post, messages, instructions and status updates can be given and received. The Coordinator assures that necessary supplies and equipment are stocked there, that communication systems are maintained, and that information is available to employees, family members or community response teams who contact the post.

d. The Technical Spokesperson - When specific technical questions come up having to do with complex equipment, machinery, chemicals, etc., someone who can answer them should be assigned by the Emergency Coordinator. This is particularly true when technical issues must be explained to attorneys or the media. Preparation and training in communication is as critical for this role as it is for the designated media spokesperson.

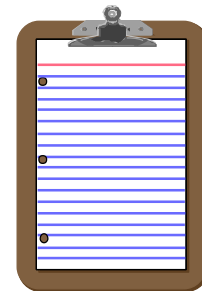
e. The Media Spokesperson - The highest level of management available should serve as spokesperson for the initial media contact. This person will be in the best position to know what's going on and will have the authority to take steps for resolving the crisis. Lower level personnel may provide media updates later, but must also be well trained in way to say - *and what not to say* - if they find themselves looking into a camera or microphone.

4. Develop a Written Plan to be Followed in Time of Need:

The written Crisis Management Plan serves both as a training manual and a critical resource in times of emergency. A copy should be provided for all major facilities and job sites. It should be clearly tabbed for easy reference—there will be no time to hunt through pages when information is needed quickly. During an emergency, this guide provides a step-by-step plan for everyone to follow. It's too late then to *prevent* the crisis. The goal at this time is to *limit* physical, psychological and financial loss.

A Planning Checklist

- The purpose, scope and organization of the manual
- A list of the most probable serious emergencies in your organization
- The structure of the Crisis Management Team, including the chain of command
- Role and responsibilities of the Crisis Management Team plus optional roles that may be assigned
- Current project descriptions and key personnel
- Alarm systems and exit routes in case of emergency
- Evacuation procedures for fire, flood, earthquake, tsunami.
- A list and location of emergency equipment and supplies
- Procedures to follow for care/rescue of accident victims
- Methods of supporting an accident victim's family
- Electronic data back-up and recovery
- Procedures for reporting the emergency status to company employees
- Safety procedures for shutting down a job site or production equipment if evacuation is necessary
- Procedures for a safety inspection of damaged premises by a qualified person before employees return to the job site
- Instructions on what to say and what *not* to say to the media



- Issues that could be included in a media report:
 - History of the company
 - Biographies of key management personnel
 - The firm's community activity
 - The company's safety program
 - The company's (good) accident history
- Names, titles, addresses and telephone contacts for:
 - Employees and next of kin
 - Emergency support agencies (police, fire, hospitals, etc.)
 - Regulatory agencies (OSHA, EPA, DOT, INS, FBI, USCG, etc.)
 - Media (radio, television, daily and trade newspapers)
 - Insurance providers and Insurance brokers
 - Medical consultants
 - Legal counsel
 - Consulting engineers
 - Subcontractors
 - Labor councils
 - Customers
 - Suppliers - materials and equipment
 - Current project personnel.

Note: The above checklist is not meant to cover every contingency. Analyze your own situation carefully to assure that your firm's needs are met. The first draft of your written plan could be prepared by company personnel who are most familiar with the information to be provided in each section, then reviewed and edited by the Crisis Management Team.

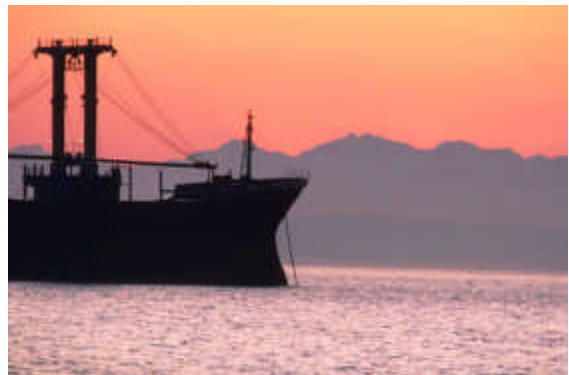
5. Provide Training in the Plan That Has Been Developed:

a. Crisis Management Team Training - Some companies simulate a disaster so that leaders can practice their roles. At the very least, the team should periodically review the written plan. In some cases, community emergency response agencies are invited to review the plan and may help train the company's team leaders.

b. General Training - All personnel should be instructed in how to act in the event of fire, earthquake, or other natural disasters. Identify emergency leaders and conduct periodic practice drills. If bomb threats or violence are a potential, provide employees with written guidelines for such events. For reinforcement, segments of the plan might be included in any company newsletter or bulletin that exists.

The written crisis plan will only be effective if key employees know it exists and are familiar with its content. All managers and supervisors should review the document together, understand the roles to be assigned and the steps to be followed. Of special importance are procedures to follow in the event of a serious injury or death, and specific guidelines for dealing with the media.

c. Media Contact Training - This issue has been emphasized because even when key people have been trained to handle serious incidents, they rarely know how to handle the media. Reporters show up to get a story—preferably an exciting or controversial one. They want to know the extent of damage or injuries. They'll ask if other workers or the public are in danger and, if so, when the danger will be over. They'll surely attempt to learn who or what caused the incident. It's important that everyone in the organization knows—all media questions must be referred to the designated spokesperson.



The media spokesperson should be prepared to answer all questions as honestly as possible, but should be aware that “opinion” statements can be easily misconstrued by the press. It takes planning, training and skill to communicate with the media. Written guidelines should be included in the emergency plan. When talking to the media, the following items are particularly important if a serious accident or death has occurred:

- **State only what is known at the time** - don't guess at the facts or offer theories. A suggestion that someone's carelessness might have been the source of the problem may provoke unnecessary litigation or unfair blame. Confusing statements invite a misleading story. A belligerent attitude may result in poor publicity for the company.
- **Avoid technical jargon** which may be interpreted as evasive or cause resentment on the part of the general public. Explain what happened in plain English.
- **Announce the positive news**—point out what is being done by company personnel and community resources to resolve the problem. For example, tell *good* news such as: the emergency response was quick and effective, medical treatment is of the highest quality, family members of injured parties are being well attended to, and public safety remains a first priority.

If a serious emergency strikes, it's hard to avoid the publicity that follows. But when your company's response to the crisis has been commendable, the firm deserves good publicity as well. How the media is handled during the crisis can make or break the public's confidence in your company. A good media spokesperson is made - not born. It takes skill, preparation and training.

6. Live with Confidence that You've Prepared for the Worst:

Every crisis - every disaster - has a story that's told over and over, year after year. Perhaps we relive these events to remind ourselves what *could* have happened to us personally, and to experience relief that it did not.

Managers and supervisors will also relive these stories. Those who planned well for crisis will take pride in knowing they did everything possible to prevent further injuries or damage. The goal is to make a supervisor's emergency response error free and as smooth as clockwork, because during a crisis there's little time to think and never time to do things over.

With good emergency planning, it's done right the first time. If you're in a leadership position, you'll want to know that you were prepared for the worst—and that you did your best to preserve lives, health and property.